

Information to identify the case:					
Debtor 1	Karen L. Sapp			Social Security number or ITIN	xxx-xx-2375
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 16-21258-JAD					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Karen L. Sapp

8/12/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Karen L. Sapp
Debtor

Case No. 16-21258-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 12, 2021

User: dpas
Form ID: 3180W

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Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2021:

Recip ID	Recipient Name and Address
db	+ Karen L. Sapp, 123 Broadcrest Drive, Pittsburgh, PA 15235-1018
intp	+ BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14219443	Allegheny County Real Estate, c/o John Weinstein - County Treasure, PO Box 643385, Pittsburgh, PA 15264-3385
14219445	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court.; Credit Protection Association, 13355 Noel Road, Dallas, TX 75240
14231888	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14264818	Federal National Mortgage Association, c/o Seterus, Inc., PO Box 2008, Grand Rapids, MI 49501-2008
14206905	+ PNC Bank National Association, 3415 Vision Drive, Columbus, OH 43219-6009
14219446	+ Peoples Natural Gas, P.O. Box 26784, Richmond, VA 23261-6784
14219447	+ Pittsburgh Parking Court, P.O. Box 640, Pittsburgh, PA 15230-0640
14231887	+ Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14219449	+ Professional Account Management, 633 W. Wisconsin Avenue, Milwaukee, WI 53203-1920
14219451	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court.; Seterus, 14523 SW Millikan Way, Suite 200, Beaverton, OR 97076-4121
14219453	Stuart-Lippman & Associates, Inc., Stuart-Lippman & Associates, Inc., 5447 E 5th Street, Suite 110, Tucson, AZ 85711-2345
14650882	US Bank Trust N.A, as Trustee, c/o BSI Financial Services, 1525 Greenway Dr., Ste. 400, Irving, TX 75038

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 13 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2021 23:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 13 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2021 23:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14284962	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 12 2021 23:13:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14219444	EDI: JPMORGANCHASE	Aug 13 2021 03:13:00	Chase, P.O. Box 469030, Denver, CO 80246
14220624	EDI: Q3G.COM	Aug 13 2021 03:13:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 7

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		Duquesne Light Company
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		PNC Bank, NA
cr		Pittsburgh Water & Sewer Authority
cr		Seterus, Inc. as the authorized subservicer for Fe
cr		US Bank Trust N.A, as Trustee of Bungalow Series F
14219452		Standard Insurance Company
14219448	*+	Pittsburgh Parking Court, P.O. Box 640, Pittsburgh, PA 15230-0640
14219450	*+	Professional Account Management, 633 W. Wisconsin Avenue, Milwaukee, WI 53203-1920
14219454	*	Stuart-Lippman & Associates, Inc., Stuart-Lippman & Associates, Inc., 5447 E 5th Street, Suite 110, Tucson, AZ 85711-2345

TOTAL: 8 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor PNC Bank NA agornall@gornall-law.com
Brian Nicholas	on behalf of Creditor PNC Bank NA bnicholas@kmlawgroup.com
Brian E. Caine	on behalf of Creditor US Bank Trust N.A as Trustee of Bungalow Series F Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com cnoroski@grblaw.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pakb@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor PNC Bank NA pakb@logs.com, klittle@logs.com;logsecf@logs.com
Lauren M. Lamb	on behalf of Debtor Karen L. Sapp julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Matthew Christian Waldt	on behalf of Creditor Seterus Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"),

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creditor c/o Seterus, Inc. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 13